

FORM **D-2900**
(9-21-2000)U.S. DEPARTMENT OF COMMERCE
BUREAU OF THE CENSUS**RETURN TO****Bureau of the Census**
1201 East 10th Street
Jeffersonville, IN 47132**HOMEOWNER QUESTIONNAIRE**
2001 RESIDENTIAL FINANCE SURVEY
United States Census 2000**NOTICE – Response to this inquiry is required by law (title 13, U.S. Code).**

By the same law, your report to the Census Bureau is **confidential**. It may be seen only by sworn Census Bureau employees and may be used only for statistical purposes.

**Address label:**

(Please correct any error in address and ZIP Code)

**READ
NOTE 1
FIRST****NOTE 1**

If the property described in the address label is –

- **MORTGAGED**, consider all land and buildings covered by the first mortgage as the property.
- **NOT MORTGAGED**, consider the land and buildings identified by the address on the questionnaire label as the property.
- **A CONDOMINIUM UNIT**, consider the condominium unit itself as the property.
- **A MOBILE HOME**, consider the mobile home itself as the property.

1. Who owns the property described on the questionnaire address label?

Name of owner(s) (Please print.)

Address of owner(s) (Number and street)

City

State

ZIP Code

Area code

Number

Telephone

2a. Is this property – Mark ☒ all that apply.

- 1 ☐ On 10 acres or more with less than 5 housing units?
- 2 ☐ Owned by a federal, state, or local public body?
- 3 ☐ A hotel or motel with 50 percent or more of the accommodations reserved for transient use?
- 4 ☐ One in which more than half of the floor space is used for nonresidential purposes?
- 5 ☐ None of the above – **Continue with 2b**

If any box 1–4 is marked ☒ , no further entries are required. Please return the questionnaire in the envelope provided.

2b. Does the owner live on this property?


- 1 ☐ Yes, as a primary residence
- 2 ☐ Yes, as a second or vacation home
- 3 ☐ No – **Please make sure you have answered question 1 above, then return this questionnaire in the envelope provided. No further entries required.**

Continue with 3 on page 2

For more information about the Residential Finance Survey,
check out our website at
www.census.gov/hhes/www/rfs.html.

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3. Is this property – Mark ☒ all that apply.

- 1 ☐ A single-family detached house?
- 2 ☐ A single-family attached house, rowhouse, or townhouse (not a condominium)?
- 3 ☐ One with 2 to 4 housing units?
- 4 ☐ A condominium (house or apartment)?
- 5 ☐ A mobile home?
- 6 ☐ None of the above – *Specify* 

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4a. In what year did you become an owner of this property?

If you owned the land before building on it, report the year the building was built.

Year

Year

1	9		
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OR

2	0	0	
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b. Did you acquire the building and the land at the same time?

- 1 ☐ Yes
- 2 ☐ No
- 3 ☐ Do not own land


c. How did you acquire the property?

- 1 ☐ By purchasing the residence and the land together – ***Continue with 4d***
- 2 ☐ By purchasing the residence and renting the land – ***Continue with 4d***
- 3 ☐ By purchasing the land first, then building the residence – ***SKIP to 5a***
- 4 ☐ By inheritance or gift } ***SKIP to INSTRUCTION above 6a on page 3***
- 5 ☐ By divorce }
- 6 ☐ Through some other manner – ***Specify*** 

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Continue with 4d.

4d. Was the residence new when you acquired the property, or was it previously occupied?

- 1 ☐ New
2 ☐ Previously occupied by someone else
3 ☐ Converted from nonresidential use
4 ☐ Other – *Specify* 

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5a. What was the purchase price of this property?

- Do NOT include closing costs.
- If the building was built for or by you, report the total land and construction costs even if incurred at different times.

\$,		,				.00
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b. How did you finance the acquisition of this property?

The term "new mortgage" below includes construction and permanent loans.

- 1 ☐ Placed one new mortgage (land contract, etc.)
- 2 ☐ Placed two or more new mortgages
- 3 ☐ Assumed one or more mortgage(s) already on the property
- 4 ☐ Assumed one or more mortgage(s) already on the property AND placed a new mortgage
- 5 ☐ Placed an installment loan or contract (mobile home only)
- 6 ☐ Borrowed using assets other than this property as collateral
- 7 ☐ Paid all cash—no borrowing
- 8 ☐ Other manner – *Specify*

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5c. What sources accounted for one third or more of the down payment and closing costs used for the purchase or construction of this property?

If the entire purchase price for the property was paid with cash, report the source(s) of the cash.

Mark ☒ all that apply.

1 ☐ Sale of previous home

2 ☐ Sale of other real property or other investments (including stocks)

3 ☐ Savings (cash, bank deposits, share accounts, etc.)

4 ☐ Borrowing from a retirement plan

5 ☐ Other borrowing using assets other than this property as collateral

6 ☐ Proceeds from an insurance policy

7 ☐ Payments in a lease-purchase agreement

8 ☐ From a state or local governmental source

9 ☐ From a non-profit organization

10 ☐ From parents or relatives

11 ☐ Other – *Specify* ↴

12 ☐ No down payment required

Mark ☒ all that apply.

- 12 ☐ No down payment required

1 ☐ Yes – **Continue with NOTE 2 on page 4.**

2 ☐ No – **SKIP to NOTE 3 on page 5.**

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NOTE 2

6e. To whom do you make your CURRENT INSTALLMENT LOAN payments? – Please print.

Name of lender											
Address – Number and street or PO Box											
City											
State											
ZIP Code											
Installment loan account number											
FOR CENSUS USE ONLY											

Name of lender									
Address – Number and street or PO Box									
City									
State		ZIP Code							
Installment loan account number									
FOR CENSUS USE ONLY									

City										
State		ZIP Code								
Installment loan account number										
FOR CENSUS USE ONLY										

State		ZIP Code					
Installment loan account number							
FOR CENSUS USE ONLY							

[illegible]

FOR CENSUS USE ONLY									
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[illegible]

\$,			,			.00
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Round to the nearest dollar.

\$,			,			.00
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*Continue
with 6h*


o ☐ No regular payment required –
SKIP to 17 on page 12.

0 ☐ No regular payment required –
SKIP to 17 on page 12.

1 ☐ Monthly


2 ☐ Biweekly (every 2 weeks)

3 ☐ Quarterly

4 ☐ Other – *Specify* 


2 ☐ Biweekly (every 2 weeks)

3 ☐ Quarterly

4 ☐ Other – *Specify* 

3 ☐ Quarterly

4 ☐ Other – *Specify* 

4 ☐ Other – *Specify* 

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NOTE 3

The following questions relate to the **CURRENT** mortgage(s) on this property. The term "mortgage" includes all forms of debt for which this property (land and/or buildings) is given as security, such as:

- first mortgages (including deeds of trust and trust deeds)
- contracts to purchase (including land contracts, contracts for deed, purchase agreements)
- second or third mortgages
- home equity lines of credit
- other similar instruments of secured debt

7. How many of these **LOANS** do you **CURRENTLY** have on this property?

Enter the number by type of loan.

- Number
- 1 Mortgage, deed of trust, trust deed (Include 1st, 2nd, and 3rd loans)
- 2 Contract to purchase, land contract, contract for deed, or purchase agreement
- 3 Home equity line of credit
- 4 Some other loan secured by this property (do NOT count personal loans, installment loans, or consumer finance loans.) – Specify
- 5 ☐ Mark ☒ here if there are **NO LOANS OF THE TYPE LISTED ABOVE** on this property – **SKIP to NOTE 5 on page 11.**

➔ Please refer to your responses in question 7 above.

If you **ONLY** have a home equity line of credit, **SKIP to 10a on page 7. Otherwise, continue with 8a.**

8a. In what year did you place, assume, or refinance your **CURRENT FIRST** mortgage on this property?

Year Year

OR

8b. Where did you get the **CURRENT FIRST** mortgage on this property?

- 1 ☐ Assumed from previous owner – **SKIP to 8d on page 6**
- 2 ☐ Commercial bank or trust company
- 3 ☐ Savings and loan association, federal savings bank
- 4 ☐ Mutual savings bank
- 5 ☐ Life insurance company
- 6 ☐ Mortgage banker or mortgage company
- 7 ☐ Real estate investment trust (REIT)
- 8 ☐ Pension fund or retirement fund (state, local, or private)
- 9 ☐ Credit union
- 10 ☐ Finance company (including consumer discount company, industrial bank, cooperative bank, etc.)
- 11 ☐ Federal agency
- 12 ☐ State or municipal government or housing finance agency
- 13 ☐ Individual or individual's estate (includes seller financing)
- 14 ☐ Other (e.g., real estate or construction company, etc.) – Specify
- 15 ☐ Don't know

Continue with 8c on page 6

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8c. How did you apply for the CURRENT FIRST mortgage on this property?

1 ☐ By computer over the Internet or by e-mail

2 ☐ By telephone or FAX

3 ☐ By regular mail

4 ☐ By personal visit

5 ☐ Through third party (such as real estate agent or builder)

6 ☐ Some other way – *Specify* ➤

d. What was the amount of your CURRENT FIRST mortgage when you placed, assumed, or refinanced it?

\$,			,			.00
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e. What are the regular required payments to the lender on your CURRENT FIRST mortgage?

Round to the nearest dollar.

\$,			,			.00
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Continue with 8f

0 ☐ No regular payment required – **SKIP to 8h**

f. How often do you make these payments?

1 ☐ Monthly

2 ☐ Biweekly (every 2 weeks)

3 ☐ Quarterly

4 ☐ Other – *Specify* ➤

Mark ☒ all that apply.

- 1 ☐ Principal
- 2 ☐ Interest
- 3 ☐ Real estate taxes
- 4 ☐ Property (fire, hazard, flood, or earthquake) insurance
- 5 ☐ Mortgage insurance (NOT mortgage life insurance)
- 6 ☐ Other – *Specify* _____

- 1 ☐ A FHA insured loan?
- 2 ☐ A VA guaranteed loan?
- 3 ☐ A loan guaranteed by the Rural Housing Service/Rural Development (formerly FmHA)?
- 4 ☐ A loan insured by a private mortgage insurance company?
- 5 ☐ None of the above

- 1 ☐ The same mortgage that you PLACED on the property when you acquired it?
- 2 ☐ The same mortgage that you ASSUMED from the previous owner?
- 3 ☐ A REFINANCING of a previous loan made or assumed by you? – ***Continue with 9b.***
- 4 ☐ A mortgage placed on the property that you previously owned free and clear of debt? – ***SKIP to 9c on page 7.***

1 ☐ Yes, refinanced by the same lender

2 ☐ No, refinanced by a different lender

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9c. What was the one MAIN reason for refinancing your previous mortgage or for placing a mortgage on a property owned free and clear of debt?

- 1 ☐ To get a lower interest rate
- 2 ☐ To increase the payment period for the mortgage
- 3 ☐ To reduce the payment period for the mortgage
- 4 ☐ To renew or extend a loan that had fallen due, without increasing the outstanding balance
- 5 ☐ To receive cash or increase the outstanding balance of the loan
- 6 ☐ Other reason – Specify

d. How much money did you receive as a result of refinancing your previous mortgage or for placing a mortgage on a property owned free and clear of debt?

\$,		,		.	00
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Continue with 9e

0 ☐ None – ***SKIP to the instruction above 10a***

e. How did you use the money you received from refinancing your previous mortgage or for placing a mortgage on a property owned free and clear of debt?

Mark ☒ all that apply.

- 2 ☐ For additions, improvements or repairs to this property
- 3 ☐ To consolidate debts
- 4 ☐ For investment in other real estate
- 5 ☐ For other types of investments
- 6 ☐ For educational or medical expenses
- 7 ☐ To start a business
- 8 ☐ To settle a divorce
- 9 ☐ To pay taxes
- 10 ☐ To purchase an automobile, truck, or other vehicle
- 11 ☐ To purchase another type of consumer product (furniture, electronic equipment, etc.)
- 12 ☐ Other – Specify

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Year

Year

1	9		
---	---	--	--

OR

2	0	0	
---	---	---	--

\$,		,					.00
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Round to the nearest dollar.

\$,			,			.00
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**Continue
with 11d**

1 ☐ Monthly

2 ☐ Biweekly (every 2 weeks)

3 ☐ Quarterly

4 ☐ Other – Specify

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Mark ☒ all that apply.

1 ☐ Principal

2 ☐ Interest

3 ☐ Other – Specify ☐

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1 ☐ To provide funds for the purchase of the property

2 ☐ For additions, improvements, or repairs to this property

3 ☐ To consolidate debts

4 ☐ For investment in other real estate

5 ☐ For other types of investments

6 ☐ For educational or medical expenses

7 ☐ To start a business

8 ☐ To settle a divorce

9 ☐ To pay taxes

10 ☐ To purchase an automobile, truck, or other vehicle

11 ☐ To purchase another type of consumer product (furniture, electronic equipment, etc.)

12 ☐ Other – *Specify*

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If you have a **THIRD** mortgage on this property, continue with 12a. Otherwise, **SKIP** to NOTE 4 on page 10.

12a. In what year did you place or assume the CURRENT THIRD mortgage on this property?

Year		Year
1	9	2
		0
OR		0

b. What was the amount of the CURRENT THIRD mortgage when you placed or assumed it?

\$.00
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c. What are the regular required payments to the lender on the CURRENT THIRD mortgage?

Round to the nearest dollar.

\$.00
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Continue with 12d

0 ☐ No regular payment – **SKIP to 12f**

d. How often do you make these payments?

- 1 ☐ Monthly
- 2 ☐ Biweekly (every 2 weeks)
- 3 ☐ Quarterly
- 4 ☐ Other – Specify ➤

12e. What does this regular payment include?

Mark ☒ all that apply.

- 1 ☐ Principal
- 2 ☐ Interest
- 3 ☐ Other – Specify ➤

f. What was the one MAIN reason for obtaining the CURRENT THIRD mortgage on this property?

- 1 ☐ To provide funds for the purchase of the property
- 2 ☐ For additions, improvements, or repairs to this property
- 3 ☐ To consolidate debts
- 4 ☐ For investment in other real estate
- 5 ☐ For other types of investments
- 6 ☐ For educational or medical expenses
- 7 ☐ To start a business
- 8 ☐ To settle a divorce
- 9 ☐ To pay taxes
- 10 ☐ To purchase an automobile, truck, or other vehicle
- 11 ☐ To purchase another type of consumer product (furniture, electronic equipment, etc.)
- 12 ☐ Other – Specify ➤

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NOTE 4

There is additional information concerning your current mortgage(s) that is more easily answered by the holder (or servicer) of the mortgage. The answers to questions 13a through 13d below will enable us to contact the holder to obtain further information about prepayment provisions, whether the mortgage has been sold (mortgages are frequently sold between lenders without the knowledge of the borrower), outstanding balance, and related items. All information you report to the Census Bureau, and any information the mortgage holder gives the Census Bureau, will be kept confidential as required by law, and will not be disclosed to any agency or person for any reason whatsoever.

13a. To whom do you make your current FIRST mortgage, contract to purchase, or deed of trust payments? – Please print.	13c. To whom do you make your current SECOND mortgage payments? – Please print.
Name of organization/company/person	Name of organization/company/person
Address – Number and street or PO Box	Address – Number and street or PO Box
City	City
State ZIP Code	State ZIP Code
Mortgage account number	Mortgage account number
<input type="checkbox"/> No first mortgage, contract to purchase, or deed of trust Continue with 13b.	<input type="checkbox"/> No second mortgage Continue with 13d.
FOR CENSUS USE ONLY	FOR CENSUS USE ONLY
13b. To whom do you make your HOME EQUITY LINE OF CREDIT payments? – Please print.	13d. To whom do you make your current THIRD mortgage payments? – Please print.
Name of organization/company/person	Name of organization/company/person
Address – Number and street or PO Box	Address – Number and street or PO Box
City	City
State ZIP Code	State ZIP Code
Mortgage account number	Mortgage account number
<input type="checkbox"/> No home equity line of credit Continue with 13c.	<input type="checkbox"/> No third mortgage Continue with NOTE 5 on page 11.
FOR CENSUS USE ONLY	FOR CENSUS USE ONLY

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NOTE 5

- If the property is **MORTGAGED**, consider all land and buildings covered by the first mortgage as the property.
- If the property is **NOT MORTGAGED**, consider the land and buildings identified by the address on the questionnaire label as the property.
- If this is a **CONDOMINIUM UNIT** or **MOBILE HOME**, consider the condominium unit or mobile home itself as the property.

14a. Is this property either a mobile home or a condominium unit?

- 1 ☐ Yes, a mobile home – **SKIP to 17 on page 12**
- 2 ☐ Yes, a condominium unit – **SKIP to 15**
- 3 ☐ No – **Continue with 14b**

b. How many housing units (separate living quarters) are there in this property?

- 1 ☐ One – **SKIP to 15**
- More than one – Enter number of housing units

Continue with 14c

c. If this property includes more than one building, list the address of each building, and enter the number of housing units in each building.

You may use address ranges, e.g., 101 – 105 Elm St. If additional space is needed, use the "Remarks" section on page 16 or attach a list of building addresses.

- 1 ☐ Only one building on property – **SKIP to 15**

Please print.

Street address	Number of housing units

15. About how much do you think this property (house and lot or condominium unit) would sell for on today's market?

If you do not know, give your best estimate.

\$, , .00

16. When was this building built?

If more than one building, answer for the first one built.

- 00 ☐ 1999 or later
- 97 ☐ 1997 or 1998
- 95 ☐ 1995 or 1996
- 90 ☐ 1990 to 1994
- 80 ☐ 1980 to 1989
- 70 ☐ 1970 to 1979
- 60 ☐ 1960 to 1969
- 50 ☐ 1950 to 1959
- 40 ☐ 1940 to 1949
- 30 ☐ 1939 or earlier

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17. **What were the expenses for this property in 2000 for —**
 Include payments made to the lender, except for principal and interest payments.

a. **Real estate taxes?**
 Do NOT include special assessments or taxes in arrears from prior years.

\$,			,				.00	Per year
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0 ☐ None

b. **Special assessments (payments for improvements to streets, sidewalks, etc.)?**

\$,			,				.00	Per year
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0 ☐ None

c. **Property (fire, hazard, flood, or earthquake) insurance?**

\$,			,				.00	Per year
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0 ☐ None

d. **Mortgage insurance (exclude mortgage life insurance)?**

\$,			,				.00	Per year
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0 ☐ None

18. **In the past 3 years (1998–2000), how much was spent on capital improvements or upgrades at this property?**

- Capital improvements are additions to the property that increase the value or upgrade the facilities.
- Include: upgrading the heating and air conditioning system, upgrading kitchen or bathroom facilities, adding universal access improvements, or any other improvement that would add to the value of this property.
- Exclude: costs for routine maintenance

\$,			,				.00	
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0 ☐ None

➡ If this is a condominium unit, SKIP to 20a.

19a. **Do you own the land on which your home is situated?**

1 ☐ Yes — **SKIP to 20a**

2 ☐ No — **Continue with 19b**

2 ☐ No – **Continue with 19b**

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21a. Is this property located in a subdivision or building restricted to people age 55 or older?

- 1 ☐ Yes – **SKIP to 22**
 2 ☐ No – **Continue with 21b**

b. Are most of the residents of the subdivision, building, or immediate neighborhood where this property is located age 55 or older?

- 1 ☐ Yes
 2 ☐ No
 3 ☐ Don't know

22. How many people own this property?

- 1 ☐ One – Answer questions 23 and 24a–c for the owner.
 2 ☐ Two – Answer questions 23 and 24a–c for the owner and co-owner.
 3 ☐ Three or more – Answer questions 23 and 24a–c for any two of the owners.

NOTE: Please answer questions 23 and 24a – c.

23. Is the owner(s) of this property Spanish/Hispanic/Latino? Mark the "No" box if not Spanish/Hispanic/Latino.

OWNER	CO-OWNER
1 <input type="checkbox"/> Yes	1 <input type="checkbox"/> Yes
2 <input type="checkbox"/> No	2 <input type="checkbox"/> No

24a. What is the property owner(s) race? Mark ☒ one or more races to indicate what this person considers himself/herself to be.

OWNER	CO-OWNER
1 <input type="checkbox"/> White	1 <input type="checkbox"/> White
2 <input type="checkbox"/> Black, African Am., or Negro	2 <input type="checkbox"/> Black, African Am., or Negro
3 <input type="checkbox"/> American Indian or Alaska Native	3 <input type="checkbox"/> American Indian or Alaska Native
4 <input type="checkbox"/> Asian	4 <input type="checkbox"/> Asian
5 <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	5 <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
6 <input type="checkbox"/> Some other race	6 <input type="checkbox"/> Some other race

24b. What is the property owner(s) age?

OWNER	CO-OWNER
<input type="text"/> <input type="text"/> <input type="text"/> Years	<input type="text"/> <input type="text"/> <input type="text"/> Years

c. What is the property owner(s) sex?

OWNER	CO-OWNER
1 <input type="checkbox"/> Male	1 <input type="checkbox"/> Male
2 <input type="checkbox"/> Female	2 <input type="checkbox"/> Female

25. Have any of the current owners of this property ever served on active duty in the Armed Forces of the United States?

- ☐ Yes – Mark ☒ all that apply.
- 1 ☐ Active member of Reserves or National Guard for at least 6 years
 2 ☐ Persian Gulf War or after (August 1990 to present)
 3 ☐ Vietnam or after (August 1964 to July 1990)
 4 ☐ Korean conflict or after (July 1950 to July 1964)
 5 ☐ World War II or after (September 1940 to June 1950)
 6 ☐ No

26. Have any of the current owners of this property ever owned another home?

- 1 ☐ Yes, previously owned another home
 2 ☐ No

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27. What was the total income in 2000 (before taxes and deductions) for ALL members of this household 15 years old or older?

If no income, mark ☒ in the "None" box.

If net income was a loss, mark ☒ in the "Loss" box and report the amount of loss.

Include any income from —

a. Wages, salaries, commissions, bonuses, or tips from all jobs

\$,			,			.00
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0 ☐ None

b. Self-employment income from own nonfarm businesses or farm businesses, including proprietorships and partnerships

Report NET income after business expenses.

\$,			,			.00
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0 ☐ None

1 ☐ Loss (Enter amount of loss in box above.)

c. Interest, dividends, net rental income, royalty income, or income from estates and trusts

\$,			,			.00
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0 ☐ None

1 ☐ Loss (Enter amount of loss in box above.)

If net income was a loss, mark ☒ in the "Loss" box and report the amount of loss.

a. Wages, salaries, commissions, bonuses, or tips from all jobs

0 ☐ None

0 ☐ None

0 ☐ None

0 ☐ None

0 ☐ None

0 ☐ None

0 ☐ None

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PLEASE COMPLETE THE FOLLOWING INFORMATION

28a. What is the name of the person completing this questionnaire?

b. What is this person's relationship to the property?

- 1 ☐ Owner
 2 ☐ Neighbor
 3 ☐ Manager or management office
 4 ☐ Other – Specify ↴

28c. When was this questionnaire completed?

Month Day

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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2 0 0

d. What is the telephone number of the person completing this questionnaire?

Area code Number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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*If you would like additional information about the Residential Finance Survey or need help in completing this questionnaire, please refer to the survey website at **www.census.gov/hhes/www/rfs.html** or write to **Walter Busse, HHES, Bureau of the Census, Washington, DC 20233-8500.***

Remarks

THANK YOU VERY MUCH.

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a. Respondent comments

- 1 ☐ Yes 2 ☐ No

b.	c.	d.	e.	f.	g.	h.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>